

Amendments to the Specification:

Please amend the specification as follows:

Please replace paragraph number [0112] with the following rewritten paragraph:

[0112] As shown in FIG. 14, the system 310 comprises a data processing system 312, user systems 314, bulk data systems 316, and other data interfaces 318. The data processing system 312 further comprises user services logic 322, a transaction processor 324, underwriting logic 326, acquisition logic 328, servicer and investor reporting logic 330, securitization logic 332, common services logic 334, a data storage system 338, and other data interfaces 336. Although the term “logic” is used in connection with some blocks and the term “processor” is used in connection with other blocks, these two terms are used interchangeably. The term “processor” is used in the generic sense and is not meant to imply a separate discrete unit of processing hardware. Computer system 310 utilizes computer-executable instructions tangibly embodied on computer readable media, where the computer-executable instructions are executable by a computer to implement component elements of computer system 310.